

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENNIS SAVAGE
LILI SAVAGE
Debtor(s)

Case No. 08-21224

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2008.
- 2) The plan was confirmed on 10/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/19/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/19/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$316,710.00.
- 10) Amount of unsecured claims discharged without payment: \$316,636.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$126,709.00
Less amount refunded to debtor	\$1,644.08

NET RECEIPTS:

\$125,064.92

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,141.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$9,241.67

Attorney fees paid and disclosed by debtor: \$1,400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCESS CREDIT UNION	Secured	5,923.00	4,778.80	4,778.80	4,778.80	243.34
CAPITAL ONE	Unsecured	800.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	7,600.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DIRECT LOANS	Unsecured	23,000.00	NA	NA	0.00	0.00
DIRECT LOANS	Unsecured	48,507.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	510.00	588.66	588.66	37.78	0.00
EAST BAY FUNDING	Unsecured	2,800.00	2,993.09	2,993.09	192.10	0.00
EAST BAY FUNDING	Unsecured	10,930.00	10,885.54	10,885.54	698.63	0.00
ECAST SETTLEMENT CORP	Unsecured	1,093.00	10,930.30	10,930.30	701.51	0.00
ECAST SETTLEMENT CORP	Unsecured	16,136.00	17,052.66	17,052.66	1,094.44	0.00
ECAST SETTLEMENT CORP	Unsecured	1,105.00	1,302.71	1,302.71	83.61	0.00
ECAST SETTLEMENT CORP	Unsecured	5,000.00	5,436.35	5,436.35	348.90	0.00
ECAST SETTLEMENT CORP	Unsecured	5,500.00	5,343.79	5,343.79	342.96	0.00
ECAST SETTLEMENT CORP	Unsecured	30,500.00	30,982.61	30,982.61	1,988.46	0.00
ECAST SETTLEMENT CORP	Unsecured	1,308.00	1,528.28	1,528.28	98.09	0.00
ECAST SETTLEMENT CORP	Unsecured	900.00	554.82	554.82	35.61	0.00
ECAST SETTLEMENT CORP	Unsecured	600.00	938.03	938.03	60.20	0.00
GMAC MORTGAGE	Secured	86,687.00	0.00	54,994.00	54,994.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	6,284.92	6,284.92	6,284.92	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	131.08	131.08	8.41	0.00
ISAC	Unsecured	13,355.00	12,989.34	12,989.34	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	53,578.00	53,060.28	40,572.80	40,572.80	0.00
NORDSTROM FSB	Unsecured	4,900.00	5,367.64	5,367.64	344.50	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,800.00	1,618.46	1,618.46	103.87	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,500.00	15,230.27	15,230.27	977.48	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	21,250.00	21,980.60	21,980.60	1,410.71	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,400.00	6,577.25	6,577.25	422.13	0.00
UNITED STUDENT AID FUNDS	Unsecured	22,156.00	21,502.08	21,502.08	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	23,438.57	23,438.57	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	48,307.00	48,307.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$95,566.80	\$95,566.80	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,778.80	\$4,778.80	\$243.34
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$100,345.60	\$100,345.60	\$243.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,284.92	\$6,284.92	\$0.00
TOTAL PRIORITY:	\$6,284.92	\$6,284.92	\$0.00
GENERAL UNSECURED PAYMENTS:	\$245,679.13	\$8,949.39	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,241.67</u>
Disbursements to Creditors	<u>\$115,823.25</u>

TOTAL DISBURSEMENTS : **\$125,064.92**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/24/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.